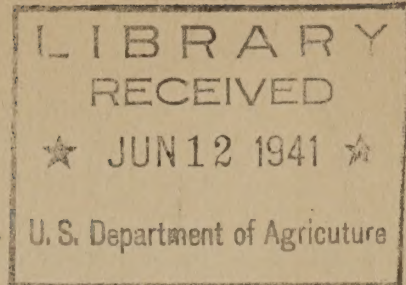


RURAL HOUSING  
U.S. by  
THE FARM SECURITY ADMINISTRATION



Activities of the Farm Security Administration in the rural housing field come under three general headings:

1. Construction in connection with national defense programs.
2. Construction in connection with regular FSA programs.
3. Management.

Because of its six years' experience in the rural housing field--it has built or repaired nearly 30,000 houses--the Farm Security Administration was given a substantial job in connection with national defense housing.

Farm Security has taken on the task of providing permanent and temporary housing for many of the 6,400 farm families already displaced by the purchase or lease for defense purposes of more than 4 million acres of land. FSA also has been assigned to build permanent homes for industrial workers in three crowded defense areas. And, in addition, because of experience in the construction and management of migratory labor camps, the FSA has the responsibility for providing trailers and dormitories as "stopgap" housing for defense workers.

At the same time Farm Security is continuing its regular construction activities, principally in connection with the tenant purchase and migratory labor camp programs. In these programs, aimed at insuring the health and the security of many of the Nation's farm families, the FSA is also aiding the national defense effort by strengthening morale.

The third broad phase of FSA rural housing work--management--includes both defense and regular housing activities. Until the defense projects are past the construction stage, however, most of FSA's management duties are with homestead developments, the tenant purchase farms, and the migratory labor camps.

#### DEFENSE HOUSING

In the course of a gigantic defense program, displacement of farm families from their homes is inevitable. The Army needs hundreds of thousands of acres of level land for proving grounds, maneuver areas, bombing fields, anti-aircraft firing ranges, and the like. Decentralization of defense industries--which so far has meant placing "danger industries" such as powder plants and shell-loading plants in rural areas--takes additional thousands of acres. To date, the Government has authorized the purchase or lease of more than 4 million acres of rural land.

Even in the most sparsely settled areas these acquisitions mean that families must move from their homes on short notice--and the acreage acquired is not always in areas with little population. At least 6,400 families at the most conservative estimate, have been displaced already, and as many more may have to leave their homes before the end of this calendar year.







The displacement problem is concentrated largely in the South and in the Middle West. In nearly every Southern State there is at least one large Army development. One of the largest is Camp Stewart, near Hinesville, Georgia, where about 800 families are being moved from 560,000 acres of Georgia's "piney woods."

### "Hinesville Plan"

The relocation program of the TSA in the Hinesville area was not only one of the first of such programs to get under way but also one of the largest. The pattern set at Hinesville, and which is being followed in other areas, is a combination of TSA aids developed and regularly used to help distressed farm families.

Because all types of families--owners, tenants, day laborers--lived in the Hinesville area, the TSA program of aid was necessarily varied. Loans and grants were made for moving and relocation costs. Surveys of available land were conducted to find new farms. But such assistance still left many people unable to locate a new home or to obtain employment, and many of them particularly tenants and laborers, had few resources to see them through.

A major problem facing the displaced families was scarcity of family-type farms. It was possible, however, to obtain large tracts and to take advantage of this the Farm Security Administration sponsored and financed the Hinesville Relocation Corporation. Set up as a non-profit association under the laws of the State of Georgia, this Corporation was given authority to lease or purchase land and carry on agricultural and related operations.

First step of the Corporation was to buy 18,000 acres of land in Jeff Davis County, near Hazelhurst, Georgia. On this site the Corporation erected 90 temporary houses for the displaced Hinesville families. These homes, and additional ones if necessary, will provide shelter for the families for the time being. Meanwhile the Farm Security Administration plans to convert the 16,000-acre tract into a modern farming community, by laying out family-type farms, developing the land, and erecting the necessary farmhouses and outbuildings.

The families from the Hinesville area will be able to earn their living this year by working on development of the new farmsteads. Eventually, if they do not find work elsewhere, they can settle down on the completed farmsteads. A plan is also under way to furnish income for some of these families by using part of the project timberland as a "turpentine farm." The development will be similar to many of the other homestead communities now under the supervision of the Farm Security Administration. The main difference will be in the reason for resettlement.

Outstanding feature of the Hazelhurst project during its early stages was construction of temporary houses. Designed by Farm Security Administration engineers and built by private contractors, they are

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mainly of prefabricated wood and cost less than \$800 apiece. Walls are built in sections at a mill and shipped by train and truck to the building site--combined with composition asphalt shingles, concrete pillar foundations, and with paint applied with a spray gun, they made extremely rapid construction possible. "A house an hour" was the goal of the men who bolted the side panels and gable ends together.

These "emergency" houses are of duplex type, but in the case of large families they are used as a single unit. They are not considered adequate rural housing in their present form. After the emergency is over, most of them will be remodeled and used as homes for some of the families in the new community.

In adapting the "Winesville Plan" to other sections of the country the FSA has set up relocation corporations in South Carolina and Alabama, and is building homes for some of the 684 families displaced by the expansion of Fort McClellan at Anniston, Alabama, and the construction of Camp Croft at Spartanburg, South Carolina. In addition relocation corporations have either been formed or are planned in North Carolina, Virginia, West Virginia, Tennessee, Ohio, Indiana, Illinois, Iowa, Missouri, Kansas, Arkansas, Louisiana, and Mississippi.

#### Workers' Permanent Homes

A second type of defense housing carried on by the Farm Security Administration is construction of permanent homes for industrial workers in crowded defense areas. These are built under the authority of the Lanham Defense Housing Act with Farm Security acting as the agent of the Federal Works Agency, which is primarily responsible for the construction. The buildings are being erected by private contractors.

The Farm Security Administration was assigned this work on the basis of its record in the low-cost housing field. In one part of its housing program, for example, in connection with the Bankhead-Jones Farm Tenant Act, the FSA in the three years prior to June 30, 1940, had erected in all parts of the country 5,063 new farmhouses at an average cost of only \$1,549.

To date, three projects have been allocated to Farm Security by the Federal Works Administrator. These are:

1. Radford, Virginia, 200 family units.
2. Pulaski, Virginia, 150 family units.
3. Greenbelt, Maryland, 1,000 family units.

The 200 houses at Radford are being built to provide homes for workers in defense powder plant. Approximately 100 of the houses will be set up in the city of Radford and the remainder will be erected on farms within commuting distance of the plant.

Construction of the 100 town houses is already well under way on a single 40-acre tract within the corporate limits of Radford, where







sanitary sewers, water and electric power are already available. The houses, some with two bedrooms and some with three, cost from \$2,540 to \$3,060. All are of frame construction with asbestos exteriors, roofs of composition shingle, complete bathrooms, and central warm air heating systems. Rents will range from about \$21 to \$35 a month.

The plan to place some of the defense workers' homes on farms within easy driving distance of the plant was based on a recommendation worked out by the County Farm and Home Boards (Planning groups) of Montgomery, Giles, Pulaski, and Floyd Counties, cooperating with the Bureau of Agricultural Economics, the Farm Security Administration, the Extension Service, and other Federal and local agricultural agencies.

The long-range idea is that houses will be built on farms which now have substandard housing and which are on all-weather roads within 30 minutes' driving distance of the powder plant. When the defense emergency has passed and these houses are no longer needed for employees of the plant, they can be sold at a depreciated value to the families on whose farms they are located. These families can then tear down their substandard houses and move into the new homes.

Sites have already been selected for about 70 of the rural houses in the Radford area. The details of the development were worked out in this way: An acre of a farmer's land is leased for a maximum of 25 years, and a house, adapted to the needs of a farm family, is built on the leased tract. In the lease contract, the farmer agrees to purchase the house at the end of the emergency; in return, the Government, through the Farm Security Administration, agrees that depreciation of the house will be considered as 20 percent the first year, 15 percent the next, and 15 percent the third year, or a total of 50 percent at the end of the first three years. If the emergency lasts longer than three years, the subsequent depreciation becomes a matter for friendly arbitration between the farmer and the Government. The rural housing near Radford combines immediate necessities with long-range planning.

The construction of houses for defense workers in rural areas is considerably slower than building houses in the city, since separate negotiations must be carried on with each landowner, and time-saving construction methods used when a group of houses are built on one site are not feasible on scattered constructions. However, when delays of a few weeks are not all-important, it appears to be practical to build houses on farms close to defense industries.

At Pulaski, Virginia, 150 houses will be built to provide homes for workers constructing a bag-loading plant to serve the Radford powder factory. Construction will start before June 1. The houses will be similar to those in Radford.

At Greenbelt, Maryland, the 1,000 new homes will shelter defense workers employed in the Washington, D. C. area. Since Greenbelt was originally designed to provide for expansion up to three times its present size of 885 units, the defense homes will be erected there







with considerable savings to the Government. Not only is sufficient land available but the basic community facilities, such as roads, sewer and water lines, are capable of carrying three times the present load, and need only to be extended.

Construction of the Greenbelt homes is expected to start before June 1.

### Stopgap Housing

The third type of defense housing by FSA is temporary or "stopgap" housing built to shelter defense workers while permanent homes are being constructed for them. The shelters erected under this phase of the program are of a type that can be moved from area to area to meet urgent but short-term demands. For families of defense workers modern trailers are provided. For single men demountable dormitories are built.

Construction of temporary shelter was assigned to the Farm Security Administration because for more than a year it had been using mobile units as a part of its Migratory Camp program, and was the only Government agency with experience in movable housing. To date 14 sites have been designated and the FSA is providing trailers and dormitories that will house 2,109 families and 4,289 single men at any one time.

### REGULAR FSA HOUSING

Housing is only a small part of the work of the Farm Security Administration. Its major program is helping needy farm families become self-supporting. This job, however, has involved the building of thousands of farm homes and barns. More than 29,700 families are enjoying better homes as a result of the construction and repair activities of the FSA. Brief detail of how these homes came to be built and the various FSA programs they supplement follows:

### Homestead Developments

The first Federal efforts in the low-income rural housing field began when the Government set up resettlement communities. Most of these communities were new developments built on raw land and the construction of houses and barns was a necessary step in preparing the homesteads for the families who were to live there. The Division of Subsistence Homesteads of the Department of the Interior was the first agency to begin this work. Most of its projects were designed to provide adequate homes and gardens for part-time industrial workers. Construction activities on the first Subsistence Homestead project began late in 1933. The Federal Emergency Relief Administration was the second agency to develop these projects. Most of the FEERA projects were to help relief families with rural background get a new start on the land. Construction on the first FEERA project started in 1934. The third agency to enter the picture, the Resettlement Administration, when it was established in April 1935 was given responsibility for the development and management of all projects begun by Subsistence Homesteads and FEERA and in addition was







authorized to develop new communities principally for the purpose of giving farmers on worn-out land a chance to get a new start on better land. The Farm Security Administration, successor to the Resettlement Administration, now has the responsibility for the supervision of practically all projects, started by its predecessors. These projects now total more than 150 and contain homes for approximately 15,000 families.

At the time of its creation, the Farm Security Administration also took over from the Resettlement Administration a large part of the staff of experienced architects and engineers who had designed and built project homes.

Among non-rural projects which came to the FSA from the Resettlement Administration are the three Greenbelt Towns, planned suburban communities located near Washington, D. C., Milwaukee, Wisconsin, and Cincinnati, Ohio. Housing for 2,129 families is provided in these communities, which combine many of the advantages of rural and urban life. Multiple dwellings, duplex and single houses, were built in each on large tracts of land, surrounded by encircling belts of parks and gardens. Constructed by relief labor for modest income city workers, the Greenbelt Towns are also regarded as first-class laboratory experiments in community planning.

Most of the Farm Security Administration's building experience, however, has been in the field of low-cost rural housing. Because it was virtually a new field, for the Government as well as for private industry, the FSA and its predecessor agencies literally pioneered in developing practical, inexpensive farmhouses.

The practical aspects of farmhouse design are very important. Too often in the past farmhouse builders merely copied an urban house plan. The Government recognized the folly in this procedure and its architects guided by agricultural home economists and farm management experts, sought to correct it.

A farmhouse, as experienced farm people know, must be designed quite differently from an urban house, because it is an integral part of the farm plant. The kitchen, dining room, and porch are often turned into workshops, where farm products are processed for market. Washing clothes, cooking and canning food, making butter and lard, and storing all these things for winter use must be accomplished in the farm home, and it should be especially built to meet these and similar needs.

As a result FSA house plans stress kitchens that are much larger than the "pullman-car" type so popular in urban dwellings; large screened work porch; plenty of food storage space. FSA farmhouses are also flexible inasmuch as they can be easily altered to include bathrooms whenever farm family incomes rise to a point that will allow the added expense.

Building houses at the lowest possible cost was an absolute necessity. Half of the farm families in the United States have incomes of less than \$1,000 a year, and all those aided by the Farm Security Administration







come from that group. The amount they could afford for shelter was therefore very small. Consequently, the Farm Security Administration made every effort to reduce housing costs to the point where adequate homes would be within the reach of these low-income farmers.

A major contribution to low cost was development by Government engineers of precutting and prefabrication methods, which eliminate waste and require the minimum labor. The precutting was done by power saws at a central plant where supervision was easy, and where the selection of material was simplified, so that odds and ends of lumber which would ordinarily go into the scrap heap would be put to good use.

The pre-cut material was put together in panel sections in a shop yard located near the building site. Prefabricated panels and structural members for an entire house could then be delivered to the building site in a single truckload. At the house site the building could be assembled in a short time on pre-cast concrete pillars.

The Farm Security Administration found that by this method a one-story frame house with 850 square feet of floor space--including three bedrooms, a living and dining room, kitchen, front porch, and screened work porch--could be built in the South for an average direct construction cost of \$1,217. Where fewer than 50 houses are being erected within a radius of about 25 miles, prefabrication is not practical, but precutting methods can be used economically at any time.

The construction of these low-cost homes on the farmstead projects was carried on by Government through the force-account method, that is with Government engineers in charge of the work and building employees paid directly by the Government, until July 1, 1958. After that date construction was taken over by private contractors, using the designs and methods developed by FSA. The change in construction methods was made principally because the major advantage of the force-account method--opportunity to devise and improve new ways of construction--was no longer needed. A group of practical houses, adaptable to all parts of the country, had been designed to give a maximum of strength and efficiency with a minimum of material and cost. Measured by existing rural housing standards they were excellent structures. They lacked such features as inside toilet facilities and bath. But this was not an inherent fault. Low-income farmers cannot afford conveniences that even underprivileged city dwellers possess.

In building houses on homestead projects the Farm Security Administration and its predecessor agencies also experimented with a variety of building materials which included rammed earth, stone, steel, adobe, brick, and even cotton. Most of the more unusual types were built in small numbers, purely as experiments. All are now being lived in. No final appraisal of their value can be attempted until performance under actual living conditions has been studied for a period of years.

On the basis of original cost, however, none of the other FSA houses was more desirable than the similar-size frame construction. The 14







prefabricated three-bedroom steel houses built on an experimental basis in Alabama, Georgia, South Carolina, and Florida cost an average of \$1,850 apiece.

A rough estimate of the construction expense of the seven rammed earth houses made in Alabama, showed that a house which included two bedrooms and a completely equipped bathroom cost slightly more than \$2,000. Two three-bedroom cotton houses built in Alabama cost around \$1,500 apiece.

### Tenant Purchase Houses

At the present time, the bulk of the Farm Security Administration's regular rural housing activity is in connection with the Tenant Purchase program. Under this program the FSA makes loans to tenant, sharecropper, or farm laborer families to enable them to purchase farms of their own. When necessary, funds for the construction of new farmhouses or the repair of existing structures are included in these loans. All new tenant purchase houses are built by private contractors using the low-cost plans developed by the FSA engineers on the homestead developments. The farmer frequently does the repair work himself. During the first three years of the Tenant Purchase program, a period ending June 30, 1940, a total of 5,063 new homes were built at an average cost of \$1,349 each; and 6,794 existing houses were repaired at an average cost of \$409 each. By December 31, 1940, the total number of loans made for new tenant purchase houses had climbed to 5,403; total loans for repairs to existing houses had reached 7,532; and 12,682 loans had been made for new or repair work on outbuildings on tenant purchase farms.

The construction of houses under the Tenant Purchase program, has revealed two noteworthy facts.

First, the lack of good farm homes. About 97 percent of the tenant families who received loans to purchase farms under the first three years of the Bankhead-Jones Farm Tenant Act had to make extensive repairs to existing dwellings or build new ones on their farms. In all, 41.4 percent of the farms needed new homes and 55.5 percent of the farms had existing houses that required repair.

The second fact revealed by this program, and for that matter by all FSA housing programs, is the limited ability of the many farmers to pay for housing improvements that city families take for granted. No farm is bought under the Tenant Purchase program unless it is considered capable of producing an income that will amortize the tenant purchase loan over a period of 40 years at 3 percent interest. With the producing capacity of the farm as its base, the average tenant purchase loan during the first three years of the program was \$5,721. Of this amount, approximately \$1,400 was available for improvements to house, barns, and land. This was enough to vastly improve the existing housing conditions. But it was not enough to provide the improvements found in almost any modern urban home.







### Migratory Labor Camps

The FSA migratory labor camps provide shelter and sanitary facilities for migratory agricultural workers.

There are two types of camps, permanent and mobile. The typical permanent camp consists of a group of community buildings which house washrooms, laundries, showers, toilets, isolation wards, first-aid stations, and a meeting place. Grouped around the community center are the shelters, small structures built of wood or steel, in which most of the families live. At practically all of the camps a number of small inexpensive cottages, known as labor homes, are also provided. The permanent camps are located where the demand for migrant farm laborers exists most of the year.

The mobile camps, on the other hand, are designed for use in areas where workers are needed for only a few weeks at a time. These camps can be moved from place to place by truck. Both workers' families and such community facilities as laundries and showers are housed in tents. Large trailers house the other basic necessities such as a power plant and a first-aid station.

At the present time, there are 49 camps, 40 permanent and 9 mobile, providing for a total of more than 15,000 families at any one time. As most of the families stay in the camps for only a short time it is estimated that the present camp facilities are capable of sheltering more than 50,000 families during one year. The 49 camps contain 1,759 labor homes which include 1,351 cottages, 52 duplex units, and 356 multi-family units. In addition, 11,504 shelters and tent platforms are provided. Plans are now being developed for a considerable expansion of these facilities.

In general, the migratory labor camps are designed to provide only the basic shelter needs for a short period of time. The labor homes are an exception since they provide homes for families who have year around work in the area.

Some of the labor homes in California and Texas have attracted the attention of many architects and engineers. These particular labor homes are multi-family wood frame structures which are two stories high and contain six apartments each. The simple construction cost of a single apartment is approximately \$1,600.

Outstanding features of these homes are extra bedroom space they provide through the use of a second story overhang, and the excellent ventilation from a continuous strip of windows around the second story walls. The four interior apartments have a living room, alcoved dining area, and a kitchen on the first floor, and on the second, two bedrooms and a bath. The two end units have the same first floor plan; but on the second floor they have two bedrooms and bath, and with the help of the overhang, a dormitory. The dormitory has folding doors which convert it into two rooms if desired. Under the overhang of the dormitory at one end of the building, there are laundry facilities and a hot water heating







unit which supplies all apartments. At the opposite end, the overhang provides a roofed playground for children.

Well designed though they are, however, the future use of the multi-family dwelling will probably be limited in FSA camps. Prompted by the feeling that the extra bedroom space does not compensate for the cramped feeling farm families get from apartment house living, the FSA is building most of its labor homes in the form of single family units. Using the same amount of money, the FSA has built a number of one-story, two-bedroom, wood frame, labor homes that also have bathrooms, and completely-equipped kitchens.

### Rehabilitation Housing Program

A form of rural housing activity is also carried on under the Rehabilitation Program of the Farm Security Administration. The FSA has loaned more than 350,000 distressed farm families the funds they needed to reorganize their farm operations on a more efficient basis. FSA supplements this rehabilitation work by improving the living quarters and health of the rehabilitation borrowers, through the erection of sanitary privies, the protection of the families' water supply from contamination, the screening of doors and windows, and the eradication of disease-carrying insects and rodents. FSA grants often supply the materials needed. The Work Projects Administration and the National Youth Administration supply a great deal of the labor. The farm families contribute part of the labor needed in the sanitation program and also agree, in return for grant aid, to perform conservation and improvement work on their farm lands and property. On December 31, 1940, 25,056 sanitary privies had been constructed; 14,023 water supplies had been protected; and 19,653 houses had been screened as a result of this program.

### Southeast Missouri

In the Southeastern part of Missouri the Farm Security Administration is using improved housing as one of the main weapons of attack upon a problem that plagues a large part of the Nation. Because so many types of housing are being built in this demonstration area, and because the result is important to the country as a whole, the Southeastern Missouri experiment deserves special mention.

The problem in this area is, briefly: The farming pattern is changing from sharecropping to a system where most of the farm help is hired by the day. As a result the former sharecroppers, though badly needed during the harvest season, are without work and homeless most of the year.

Under an entirely new program being tried out in this area, farm families unable to find a home elsewhere but able to buy or rent a five or ten-acre tract of unimproved land, receive loans from the FSA for the construction of low-cost farm homes. These loans also cover the expense of clearing land and purchasing necessary equipment for the development of "live-at-home" farming. The chief cash income of these families comes





from small crop acreages and from cotton chopping and picking. Where the land is obtained for a nominal rent under lease, the improvements will revert to the landlord in ten or more years in lieu of adequate rent.

During the past year, 290 cottages, averaging \$500 each, were built under this program. Designed by FSA engineers and built by private contractors, the cottages attain economies through compactness in design which reduced the total floor space to 420 square feet and by eliminating closets and sink, trimming partitions on one side only. The cottages have concrete pier foundations and asphalt composition shingles. The cost of a driven well and an outdoor toilet is included in the \$500 cost.

A second type of aid is offered farm laborer families in Southeast Missouri in the development of a migratory labor camp consisting entirely of labor homes. These homes costing about \$780 apiece, are built in groups of 50 to 100. Showers, toilets, and laundry facilities are provided in community buildings. The families rent the homes from the Government for about \$4 a month. On large garden tracts nearby, they add to their cash income through the production of fruits and vegetables canned for home use. During 1940, 500 of these houses were built.

Principal difference between the \$780 home and the \$500 cottage is the addition of a third bedroom, a pantry, a work porch, and partitions lined on both sides to the more expensive unit. Although these homes do not meet minimum standards of adequacy for farm homes, they are a first step in stabilizing the displaced sharecropper families, and in providing better shelters than most sharecropper cabins.

At the homestead project, La Forge Farms, a third type of housing is provided in Southeast Missouri. The La Forge houses are examples of prefabricated low-cost housing. Direct construction costs averaged \$1,028 for five two-bedroom houses and \$1,217 for 89 three-bedroom houses. A typical La Forge house has five rooms, 850 square feet of floor space, and is of frame construction with exterior walls of wood studs and novelty siding, interior walls finished with tongued and grooved vertical lining, and a roof of cedar shingles. This house is sturdy and durable and is one of the best low-cost farmhouses developed by FSA engineers.

#### Summary of Regular Housing Activities

On December 31, 1940, the Farm Security Administration had built or repaired 29,759 houses. The majority, 14,985 are located on homestead developments. The Tenant Purchase program accounted for 12,755. In the migratory labor camps 1,739 houses were built and 11,504 shelters and tent platforms provided. The 290 cottages erected in Southeast Missouri are included in the 29,759 total.

#### MANAGEMENT

Management functions at the present time concern only the homes built under the regular FSA programs, since defense housing activities of the





FSA are yet incomplete.

### Homestead Developments

With more than 150 rural communities and the three Greenbelt Towns under its supervision, the Farm Security Administration has a large-scale and difficult management program.

Most Government housing projects provide shelter and nothing more. Management of such projects includes only rental collections, maintenance and repair, rate of turnover, and so on. And on these projects management troubles stop with these more or less objective operations.

FSA projects are an entirely different story. They provide shelter, but they provide a way of making a living too. And that makes the whole management problem a different and more complex one. Management functions on FSA projects include close supervision of farm and home management problems, such as budget making, recording of expenditures and income, canning, terracing, diversification and rotation of crops, care and feeding of livestock, dressmaking, gardening and many others. Management functions also include stimulation of group action along social, educational, and economic lines. In short, management functions on homestead projects cover the whole range of development of technical skill in farming and homemaking, managerial ability, thriftiness, cooperative spirit, and similar abilities and skills that low-income farm families in the projects need if they are to take full advantage of their opportunities.

FSA projects, of course, also require ordinary real estate management. Under this heading falls the task of transferring ownership of FSA held property to private hands.

Although more than 3,500 homestead units have been sold by the Government directly to the homestead families, the procedure favored by the FSA at the present time is to convey the property to the individual family through the medium of a homestead association. Especially when the project homes are grouped closely together in a community, the transfer is accomplished in this manner:

A non-profit association is formed by the project families and the whole development is sold to this association. The association then enters into an individual contract with each of the homestead families. Under this method of transfer, the association is responsible for collecting purchase payments from the homesteaders, amortizing its own debt to the Government, paying the taxes, and maintaining the property. On December 31, 1940, a total of 18 projects, containing 1,151 units had been transferred by the Government to private ownership by the homestead association method.

Operating results to date indicate that the homestead associations method of conveyance has a number of points in its favor. The associations, for instance, have an outstanding value as a method of impressing homestead families with the responsibilities of real estate ownership. Despite the





fact that most of the families have always wanted "a home of their own," many never before fulfilled this desire. For families slow to learn what ownership means in terms of meeting payments on time, maintenance, insurance, taxes, and the other problems, the homestead associations serve as school and teacher. And because they belong to the homesteaders, and because they are run by the homesteaders, the associations are most effective educators.

The homestead associations also are central, cohesive elements for the development and processing of community business affairs. Through the associations, for instance, tax payments are made in one lump sum. This is not only a convenience to the taxing authorities, but also to the homestead families. The families make their tax payments, along with their purchase payments, in monthly installments to the associations and thus avoid the burden of having the taxes come due all at once. The associations help the families budget their maintenance and insurance expenses in the same way.

The Farm Security Administration has worked out other safeguards to make sure that once a homestead family begins to buy a home, they have a maximum chance of succeeding. These safeguards apply both to homes purchased through homestead associations and to homes purchased directly from the Government.

To illustrate: Every purchase contract a homestead family signs contains a payment schedule that covers not only the amortization of the selling price, but also taxes, insurance, and reserves for maintenance and contingencies. FSA realizes that too often families default on their home purchase payments merely because they forgot to take into account the "extras" when they made their home buying plans.

As another step to insure successful conveyance of homestead property, the FSA bases the selling price both on the appraised value of the property and on the "ability of the family to pay." In determining the purchasing ability of the homestead family the FSA considers the amount of the families' annual income, their transportation costs (particularly on the subsistence homestead projects) and their annual expenses for food, clothing, and other necessities.

#### Tenant Purchase

The fact that the tenant purchase farms are scattered throughout established farming communities prevents close supervision of the type supplied by the Farm Security Administration on the homestead developments. To a lesser degree, however, the tenant purchase families receive the same sort of guidance.

Conveyance of property to individual ownership is simplified in the Tenant Purchase program since the borrower receives title to the farm directly from the former owner.

An FSA-developed management aid available to the tenant purchase



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### Conclusion

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families, however, is the variable payment plan. Through this method of buying their farms tenant purchase borrowers are able to make payments based on their current income. If crops are poor and prices low they may make a smaller payment than is called for on the amortization schedule. When a good crop year occurs the families then make larger than usual payments and thus balance their accounts.

### Migratory Labor Camps

In the Migratory Labor Camp program, as in the other FSA programs, standard housing management practices are combined with efforts to help needy farm families help themselves.

From the beginning self-government has been encouraged in the migratory labor camps. At nearly every camp democratically elected councils act as the governing body of the community. These councils meet weekly, and not only make the local rules governing the conduct of the families while in the camp, but also serve as judge and jury when the question of local discipline arises. In several camps a form of "town meeting" augments the community council and gives every camp manager a direct and frequent chance to express himself.

Management functions in the migratory labor camps include general supervision of camp activities, assignment of shelters to incoming families, and, in the case of the labor homes, collection of rentals averaging \$4 to \$8 a month. Families living in tents or shelters pay no cash rent but contribute a few hours' work per week to camp maintenance.

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U. S. Department of Agriculture  
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## THE FUTURE OF AGRICULTURE

It is the duty of the farmer to produce food for his fellow men. It is the duty of the farmer to produce food for his fellow men. It is the duty of the farmer to produce food for his fellow men.

The farmer is the backbone of the nation. He produces the food that we eat. He produces the food that we eat. He produces the food that we eat. He produces the food that we eat. He produces the food that we eat.

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U. S. DEPARTMENT OF AGRICULTURE  
WASHINGTON, D. C.  
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